IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Adrian P. Conway : Chapter 7

Sharon E. Conway

Case No.: 19-15968-ELF

Debtor(s) :

MOTION TO AVOID LIEN OF CHARLIE'S AUTO REPAIR

Debtors, Adrian and Sharon Conway, by and through attorney Brad J. Sadek, respectfully move this Honorable Court for an order avoiding the judicial lien of Charlie's Auto Repair, filed in the Delaware County Court of Common Pleas and in support thereof allege the following:

- 1. Debtors filed the above captioned Chapter 7 Petition on September 24, 2019.
- 2. On January 2, 2020, an Order was entered Discharging the Chapter 7 case.
- 3. Charlie's Auto Repair holds a judicial lien in the amount of \$815.01 against the debtors' property located at 276 Childs Avenue Drexel Hill 19026. The judgment was entered in the Delaware County Court of Common Pleas under Case No. CV-2014-001577 on February 21, 2014.
- 4. This lien was not avoided at the time of initial filing.
- 5. At the time of filing, the debtors' real estate fair market value was estimated at \$146,400.00. See Exhibit "A."
- 6. The balance on the mortgage owed to Mr. Cooper is estimated to be \$139,223.00.
- 7. The exemptions in the debtors' assets do not exceed the limits provided under 11 U.S.C. 522(D)(1).
- 8. As a result, the aforesaid lien impairs the debtors' exemptions allowed under the Code and is avoidable pursuant to 11 U.S.C. 522(f).

WHEREFORE, Debtors, by and through the undersigned counsel, respectfully request this Honorable Court enter an Order avoiding the judicial lien of Charlies Auto Repair in the amount of \$815.01.

/s/ BRAD J. SADEK, ESQ. Brad J. Sadek, Esq.

Attorney for Debtor(s) 1315 Walnut Street Suite 502 Philadelphia, PA 19107 215-545-0008

Dated: March 7, 2022